

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CLAIR E KELLY  
BRENDA S KELLY  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:16-70837 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecl@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/14/2016 and confirmed on 5/23/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		88,299.00
Less Refunds to Debtor	3,006.98	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>85,292.02</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,971.00	
Trustee Fee	4,037.72	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>8,008.72</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CARRINGTON MORTGAGE SERVICES LLC Acct: 2604	0.00	0.00	0.00	0.00
	CARRINGTON MORTGAGE SERVICES LLC Acct: 2604	5,303.16	5,303.16	0.00	5,303.16
	CARRINGTON MORTGAGE SERVICES LLC Acct: 2604	0.00	68,507.10	0.00	68,507.10
	CARRINGTON MORTGAGE SERVICES LLC Acct: 2604	0.00	0.00	0.00	0.00
	MERRICK BANK CORP Acct: 0515	0.00	0.00	0.00	0.00
	STERLING JEWELERS D/B/A KAY JEWEL Acct: 9642	0.00	0.00	0.00	0.00
	ONE MAIN FINANCIAL GROUP LLC A/S/F V Acct: 2139	2,500.00	2,500.00	270.63	2,770.63
					<b>76,580.89</b>

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	CLAIR E KELLY Acct:	0.00	0.00	0.00	0.00
	CLAIR E KELLY Acct:	1,526.00	1,526.00	0.00	0.00
	CLAIR E KELLY Acct:	1,480.98	1,480.98	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,971.00	3,971.00	0.00	0.00

\*\*\*NONE\*\*\*

Unsecured					
	AMERISERV FINANCIAL Acct: 0105	2,497.00	68.74	0.00	68.74
	BANK OF AMERICA NA**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9865				
CBCS		0.00	0.00	0.00	0.00
	Acct: 8861				
CNB BANK		2,662.70	73.30	0.00	73.30
	Acct: 8001				
CITY NATIONAL BANK		0.00	0.00	0.00	0.00
	Acct: 0001				
DISH NETWORK		0.00	0.00	0.00	0.00
	Acct: 1356				
FIRST NATIONAL COLLECTION++		0.00	0.00	0.00	0.00
	Acct: 8844				
QUANTUM3 GROUP - AGENT FOR JH POF		1,282.37	35.30	0.00	35.30
	Acct: 1291				
GINNYS		0.00	0.00	0.00	0.00
	Acct: 8630				
HUGILL SANITATION INC		0.00	0.00	0.00	0.00
	Acct: 7421				
J P HARRIS ASSOC		0.00	0.00	0.00	0.00
	Acct: EN02				
J P HARRIS ASSOC		0.00	0.00	0.00	0.00
	Acct: A100				
MINERS HOSPITAL EMERGENCY PHYSICI		0.00	0.00	0.00	0.00
	Acct: DMI1				
MINERS MEDICAL CENTER++		0.00	0.00	0.00	0.00
	Acct: 4680				
PORTFOLIO RECOVERY ASSOCIATES, LL		3,420.92	94.18	0.00	94.18
	Acct: 7725				
PENELEC/FIRST ENERGY**		384.40	10.58	0.00	10.58
	Acct: 2552				
PHYSIOTHERAPY CORPORATION		0.00	0.00	0.00	0.00
	Acct: 0630				
SHEETZ		0.00	0.00	0.00	0.00
	Acct: 1291				
ADDED CREDITOR FOR CALCULATION		0.00	0.00	0.00	0.00
	Acct: IROO				
MIDLAND FUNDING LLC		888.22	24.45	0.00	24.45
	Acct: 1987				
THROUGH THE COUNTRY DOOR		0.00	0.00	0.00	0.00
	Acct: 8530				
TRANSWORLD SYSTEMS++		0.00	0.00	0.00	0.00
	Acct: 1757				
SYNCHRONY BANK++		0.00	0.00	0.00	0.00
	Acct: 1987				
WEST BRANCH SEWER AUTHORITY		0.00	0.00	0.00	0.00
	Acct: 911A				
ONE MAIN FINANCIAL GROUP LLC A/S/F V		7,238.69	199.28	0.00	199.28
	Acct: 2139				
MERRICK BANK CORP		6,592.82	181.50	0.00	181.50
	Acct: 9572				
AMERICAN INFOSOURCE LP AGENT FOR		547.71	15.08	0.00	15.08
	Acct: 0001				
BRIAN C NICHOLAS ESQ		0.00	0.00	0.00	0.00
	Acct:				
HILL WALLACK LLC		0.00	0.00	0.00	0.00
	Acct:				
ADT SECURITY SYSTEMS		0.00	0.00	0.00	0.00
	Acct: 9183				
CAMBRIA SOMERSET RADIOLOGY		0.00	0.00	0.00	0.00
	Acct: 2697				
SEARS/CITI CARD USA*++		0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7725				702.41

TOTAL PAID TO CREDITORS 77,283.30

TOTAL CLAIMED

PRIORITY	0.00
SECURED	7,803.16
UNSECURED	25,514.83

Date: 03/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
[cmech@chapter13trusteewdpa.com](mailto:cmech@chapter13trusteewdpa.com)

IN RE:  
CLAIR E KELLY  
BRENDA S KELLY  
Debtor(s)  
  
Ronda J. Winneccour  
Movant  
vs.  
No Respondents.

Case No.:16-70837 JAD  
Chapter 13  
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ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Clair E Kelly  
Brenda S Kelly  
Debtors

Case No. 16-70837-JAD  
Chapter 13

District/off: 0315-7  
Date Rcvd: Mar 30, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

**Symbol**

**Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Clair E Kelly, Brenda S Kelly, 233 Hillcrest Street, Northern Cambria, PA 15714-1508
cr	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
14336075	BANK OF AMERICA, N.A., Bank of America, PO Box 31785, Tampa, FL 33631-3785
14336075	Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
14336076	+ Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
14336078	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15412181	+ CNB Bank Attn: Collections, 31 S 2nd St Po Box 42, Clearfield PA 16830-0042
14336077	+ Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901-1640
14336079	Cnb Bank, Market & Second, Clearfield, PA 16830
14336080	Cnty Ntl Bk, Market & Second, Clearfield, PA 16830
14336083	+ Fnb Omaha, P.o. Box 3412, Omaha, NE 68197-0001
14336085	Hugill Sanitation, Inc., 779 Front Street, Mahaffey, PA 15757-8909
14336086	+ J.P. Harris Associates, LLC, P.O. Box 226, Mechanicsburg, PA 17055-0226
14336089	+ Miners Hospital Emergency Physician Group, P.O. Box 644560, Pittsburgh, PA 15264-8500
14336090	+ Miners Medical Center, P.O. Box 643928, Pittsburgh, PA 15264-3928
14336091	+ Monarch Recovery Management, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210
14336093	+ Penelec, c/o FirstEnergy, 101 Crawford's Corner Rd, Bldg #1, Suite 1-511, Holmdel, NJ 07733-1976
14336094	+ Physiotherapy Corporation PP, P.O. Box 824181, Philadelphia, PA 19182-4181
14336096	+ Sheetz, 5700 Sixth Avenue, Altoona, PA 16602-1199
14338100	Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
14336100	+ Transworld Systems INC, 802 E. Maraintown Road Ste 201, North Augusta, SC 29841-5352
14336102	+ West Branch Sewer Authority, 901 Maple Avenue, Suite 2, Northern Cambria, PA 15714-1331

TOTAL: 22

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 30 2022 23:35:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5951
14336073	+ Email/Text: amscbankruptcy@adt.com	Mar 30 2022 23:36:00	ADT Security Services, P.O. Box 371490, Pittsburgh, PA 15250-7490
14401668	Email/PDF: ebn_ais@aisinfo.com	Mar 30 2022 23:33:53	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14336074	+ Email/Text: assignedrisk@ameriserv.com	Mar 30 2022 23:36:00	Ameriserv Financial Bank, P.O. Box 520, Johnstown, PA 15907-0520
14935980	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 30 2022 23:35:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
14336081	Email/Text: Bankruptcy.Consumer@dish.com	Mar 30 2022 23:36:00	Dish Network, P.O. Box 7203, Pasadena, CA 91109-7303
14336082	+ Email/Text: bankruptcy@fnccbinc.com	Mar 30 2022 23:35:00	First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89437-6695

District/off: 0315-7

User: auto

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Date Rcvd: Mar 30, 2022

Form ID: pdf900

Total Noticed: 41

14336084	+ Email/Text: bankruptcy@sccompanies.com	Mar 30 2022 23:36:00	Ginny's Inc, 1112 7th Ave, Monroe, WI 53566-1364
14336087	+ Email/Text: BKRMailOPS@weltman.com	Mar 30 2022 23:35:00	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
14336088	+ Email/PDF: MerrickBKNNotifications@Resurgent.com	Mar 30 2022 23:33:53	Merrick Bank, PO Box 5000, Draper, UT 84020-5000
14399138	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 30 2022 23:36:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14350946	+ Email/PDF: cbp@onemainfinancial.com	Mar 30 2022 23:34:01	ONEMAIN, 605 MUNN RD, FORT MILL, SC 29715-8421
14336092	+ Email/PDF: cbp@onemainfinancial.com	Mar 30 2022 23:33:52	OneMain Financial, 3133 New Germany Road, Suite 69, Ebensburg, PA 15931-4348
14521254	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2022 23:33:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14347890	Email/Text: bnc-quantum@quantum3group.com	Mar 30 2022 23:35:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
14336095	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 23:44:19	Sears Credit Cards, P.O. Box 183082, Columbus, OH 43218-3082
14336098	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 23:33:35	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14336099	+ Email/Text: bankruptcy@sccompanies.com	Mar 30 2022 23:36:00	Through The Country Do, 1112 7th Ave, Monroe, WI 53566-1364
14336101	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 23:33:36	Walmart/Synchrony Bank, P.O. Box 530927, Atlanta, GA 30353-0927

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
14336097		Susquehanna School District of N. Cambr
cr	*+	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-7

User: auto

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Date Rcvd: Mar 30, 2022

Form ID: pdf900

Total Noticed: 41

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2022 at the address(es) listed below:**

**Name** **Email Address**

Brian Nicholas

on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmllawgroup.com

Elizabeth K. Holdren

on behalf of Creditor Carrington Mortgage Services LLC eholdren@hillwallack.com,  
eholdren@ecf.courtdrive.com;hwbkj@hillwallack.com

Kenneth P. Seitz

on behalf of Joint Debtor Brenda S Kelly thedebterasers@aol.com

Kenneth P. Seitz

on behalf of Debtor Clair E Kelly thedebterasers@aol.com

Michael J Shavel

on behalf of Creditor Carrington Mortgage Services LLC mshavel@hillwallack.com,  
ldejesus@hillwallack.com;lharkins@ecf.courtdrive.com;mshavel@ecf.courtdrive.com;aemberger@ecf.courtdrive.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

**TOTAL: 7**